

TITONKA BANCSHARES, INC.

| | CPP Disbursement Date 04/03/2009 | RSSD (Holding Company) 1209837 | Number of Insured Depository Institutions 1 | | |
|---|-------------------------------------|-----------------------------------|---|------|----|
| | | | | | |
| Selected balance and off-balance sheet items | 2011 \$ millions | 2012 \$ millions | %chg from prev | | |
| Assets | \$152 | \$179 | 17.9% | | |
| Loans | \$64 | \$66 | 3.1% | | |
| Construction & development | \$1 | \$1 | -16.7% | | |
| Closed-end 1-4 family residential | \$12 | \$12 | 1.0% | | |
| Home equity | \$0 | \$0 | 11.0% | | |
| Credit card | \$0 | \$0 | -5.4% | | |
| Other consumer | \$1 | \$1 | -20.4% | | |
| Commercial & Industrial | \$4 | \$4 | 2.9% | | |
| Commercial real estate | \$1 | \$1 | -15.3% | | |
| | | | | | |
| Unused commitments | \$14 | \$16 | 8.6% | | |
| Securitization outstanding principal | \$0 | \$0 | | | |
| Mortgage-backed securities (GSE and private issue) | \$7 | \$7 | 8.9% | | |
| Asset-backed securities | \$0 | \$0 | | | |
| Other securities | \$71 | \$86 | 21.5% | | |
| Cash & balances due | \$4 | \$11 | 213.5% | | |
| | | | | | |
| Residential mortgage originations | | | | | |
| Closed-end mortgage originated for sale (quarter) | \$0 | \$0 | | | |
| Open-end HELOC originated for sale (quarter) | \$0 | \$0 | | | |
| Closed-end mortgage originations sold (quarter) | \$0 | \$0 | | | |
| Open-end HELOC originations sold (quarter) | \$0 | \$0 | | | |
| | | | | | |
| Liabilities | \$135 | \$159 | 17.9% | | |
| Deposits | \$130 | \$152 | 16.9% | | |
| Total other borrowings | \$3 | \$4 | 23.5% | | |
| FHLB advances | \$0 | \$4 | | | |
| | | | | | |
| Equity | | | | | |
| Equity capital at quarter end | \$17 | \$20 | 18.1% | | |
| Stock sales and transactions with parent holding company (cumulative through calendar year) | \$0 | \$0 | NA | | |
| | | | | | |
| Performance Ratios | | | | | |
| Tier 1 leverage ratio | 9.7% | 10.5% | -- | | |
| Tier 1 risk based capital ratio | 17.9% | 19.7% | -- | | |
| Total risk based capital ratio | 19.2% | 20.9% | -- | | |
| Return on equity ¹ | 13.6% | 41.1% | -- | | |
| Return on assets ¹ | 1.5% | 4.6% | -- | | |
| Net interest margin ¹ | 3.3% | 2.9% | -- | | |
| Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}} | 673.5% | 1081.8% | -- | | |
| Loss provision to net charge-offs (qtr) | -750.0% | 0.0% | -- | | |
| Net charge-offs to average loans and leases ¹ | 0.0% | 0.2% | -- | | |
| ¹ Quarterly, annualized. | | | | | |
| | | | | | |
| | Noncurrent Loans | | Gross Charge-Offs | | |
| Asset Quality (% of Total Loan Type) | 2011 | 2012 | 2011 | 2012 | |
| Construction & development | 0.0% | 0.0% | 0.0% | 0.0% | -- |
| Closed-end 1-4 family residential | 1.2% | 1.1% | 0.0% | 0.2% | -- |
| Home equity | 0.0% | 0.0% | 0.0% | 0.0% | -- |
| Credit card | 0.0% | 0.0% | 0.0% | 0.0% | -- |
| Other consumer | 0.4% | 0.3% | 0.4% | 0.1% | -- |
| Commercial & Industrial | 0.0% | 0.0% | 0.0% | 0.0% | -- |
| Commercial real estate | 0.0% | 0.0% | 0.0% | 0.0% | -- |
| Total loans | 0.4% | 0.2% | 0.0% | 0.0% | -- |